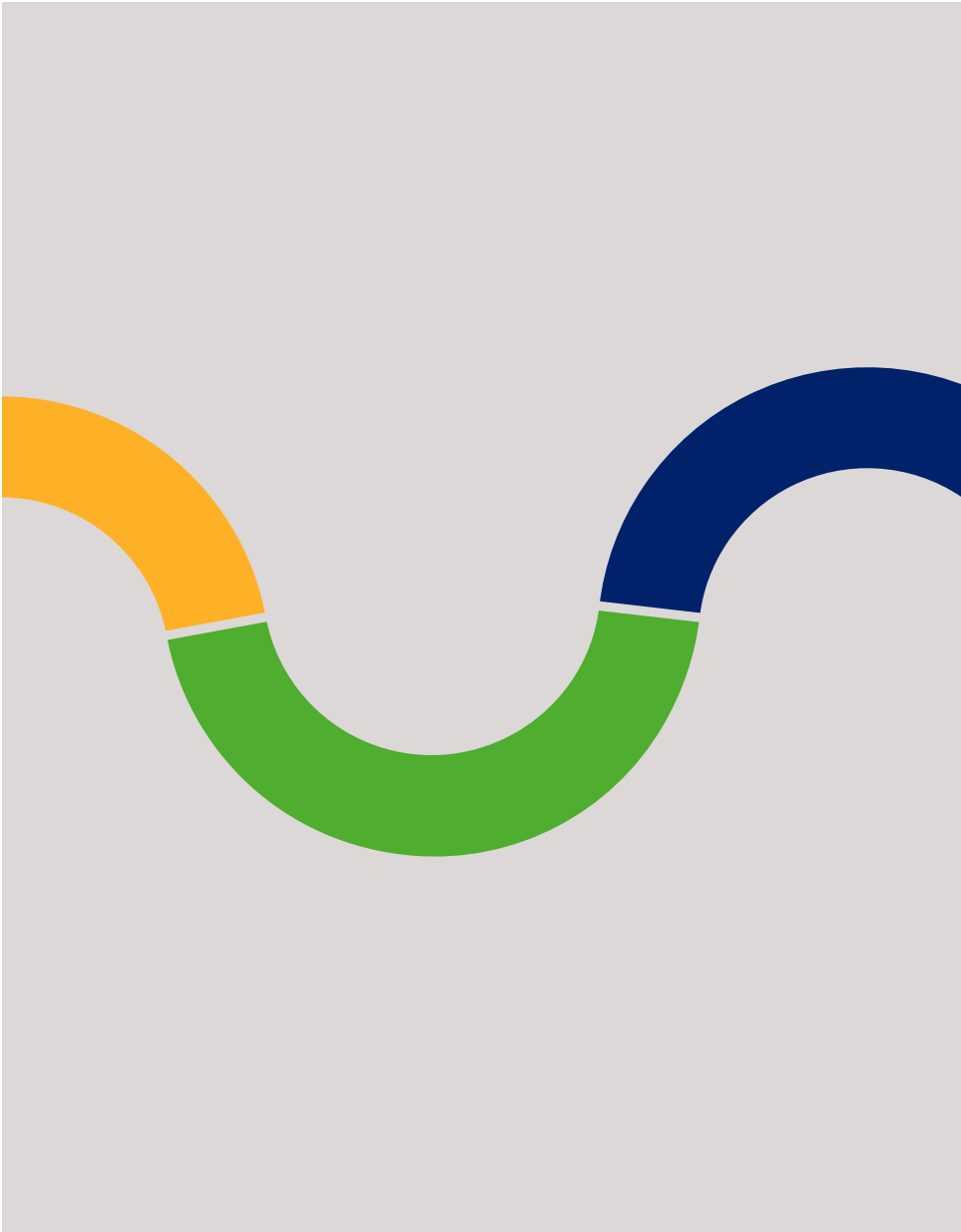


Retirement Journey Field Note #7

The Easy Way to Save



YOUR
WHOLE
STORY

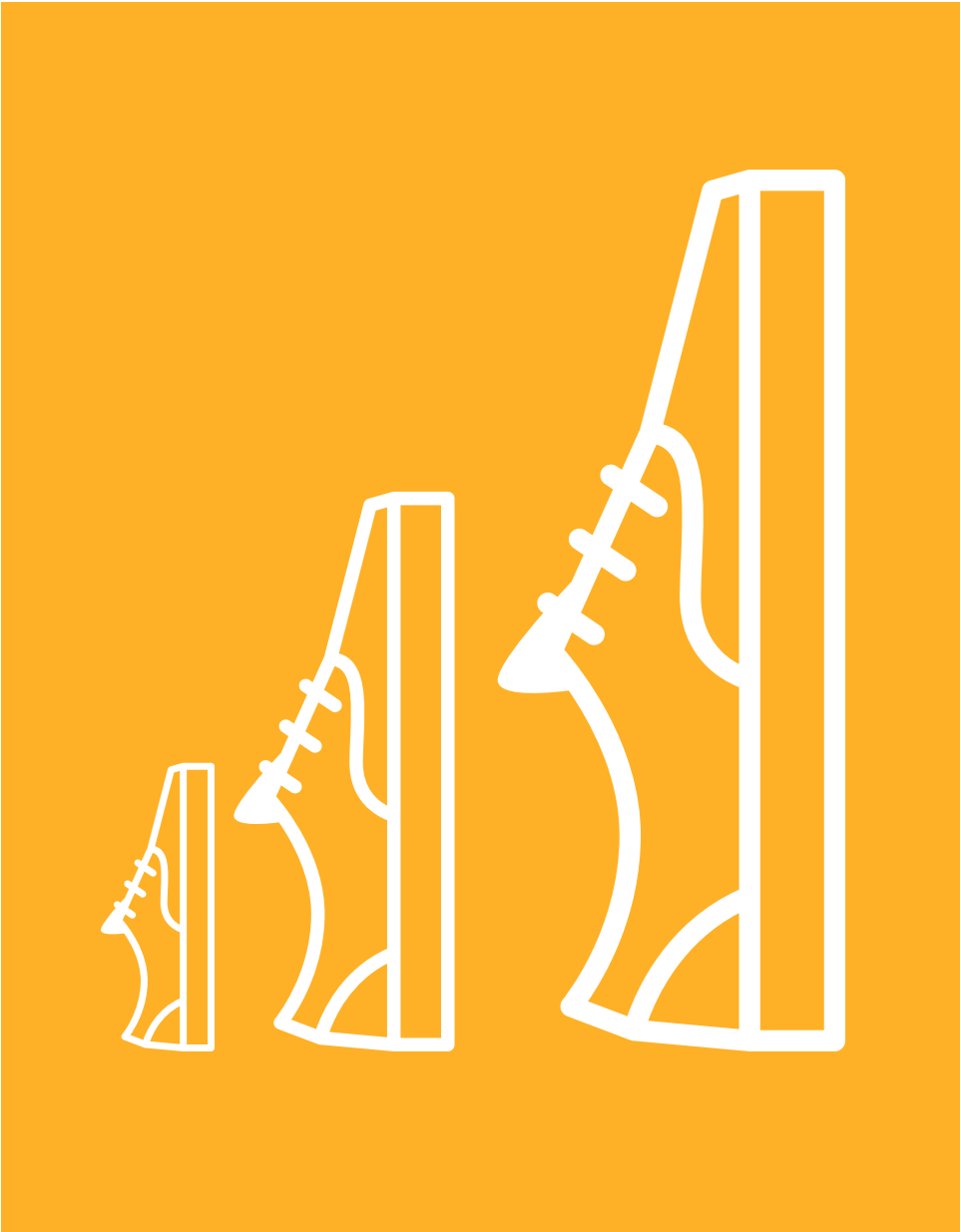


Retirement Journey Field Note #8

One Small Step Today ...



YOUR
WHOLE
STORY



...goes a long way for your financial future. Make sure the amount you're saving keeps up with you during your working years.

Experts recommend contributing at least 10% of your current income to your future retirement. To increase your contribution **contact your plan provider**. If you are not able to save more today, make a budget or a plan to start when you can.

Because a target date fund contains a diversified mix of investments, it is an easy way to help make sure you are on a good path for retirement.

A target date fund works by automatically adjusting your investments so that your portfolio matches your age and keeps you on target for your retirement.

Many people are now using target date funds to help make sure they are on a good path for retirement. Check the investments in your plan today to see if a target date fund is a good option for you. For more information **contact your plan provider**.